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ABSTRACT

Elderly women may suffer from economic problems, isolation, loneliness, poor housing, poor health care, and few viable alternatives to institutionalization. Although the total number of aged poor has declined by over 40% in the past 20 years, the number of aged women living alone and poor stayed almost unchanged. The separation and divorce rates among middle-aged women are rising, remarriage rates are declining, and an increasing proportion of women never marry. Upcoming cohorts of aging women will include more unmarried women. Research shows that a woman's low educational achievement is associated with poverty, poor health care, poor physical and mental health, and other negative characteristics. Higher educational attainment and employment have been found to better prepare women in nonmaterial ways for living alone. Although the average educational attainment for women over age 65 is 9.9 years, long-term trends indicate that women are approaching educational parity with men. Two major barriers to continuing education for most women are financial problems and lack of support services. Several proposals to deal with these barriers are being developed, but implementation is slow. The public cost of losing the talents of older women and of allowing them to age into dependency must be demonstrated in order to speed up implementation efforts. (NRB)

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OLDER WOMEN AND EDUCATION

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I begin by painting a brief economic and social picture of middle-aged and older women today and then relating this to their educational levels. I believe this will show the potential of education for changing the picture for future middle-aged and older women. I will then look at the involvement of women in education to see what the odds are for this potential being realized--what the barriers are and what kinds of societal supports could be brought to bear to overcome these barriers. The payoff, as others (Blau et al., 1978) have pointed out, can be major. The cost of interventions will be offset by preventing costly dependency among many women as they grow old.

Status of Middle-Aged and Older Women Today

Poverty among the elderly has been described often during the past two decades. Their plight has been alleviated to a considerable degree by the cost-of-living addition to Social Security. Still, while the total number of aged poor has declined by over 40 percent in the past two decades, the number of aged women living alone and poor has stayed almost unchanged. Today half the total aged poor are women without a husband and living by themselves (Orshansky, 1978: 201). As we know, only 39 percent of elderly women are married. Over half (52%) are widowed and the remaining 9 percent are divorced or never-married. Over two-fifths or 42 percent of elderly women live alone or with non-relatives; that's close to six million women. In addition to economic woes, many of these women may suffer from isolation or loneliness, poor housing, poor health care, and a lack of alternatives to institutionalization. Despite their superior longevity, elderly women are generally seen as having more physical and mental health problems than older men.

What about middle-aged women? Of the 23 million women between the ages of 45 and 64 in 1975, about 10 percent were adjudged poor. But most of the poverty in this age group is concentrated among black women and the nonmarried. Among women who are household heads, 14 percent of the whites and 37 percent of the blacks are in poverty. The picture is even worse among what are called unrelated individuals--here 48 percent of the black women and 25 percent of the white women are poor. While a few of the married white women are poor, nearly half (46%) of the married black women are poor. (Kutza, 1978: 226-227) The smaller proportion of middle-aged women who are poor as compared to older women is related in part to the smaller proportion who are not married. About two-thirds of women 55-64 are married--three-fourths of those 35-64. But the important point is that as women grow older, the chances of being among the nonmarried increase, and the vast majority spend some of their later years on their own.

The fact that the divorce rate is predicted to climb to a record 40 percent also means that an increasing number of marriages will be dissolved by divorce earlier than by death later. While divorce rates are on the increase across all age groups, it is only the 55-64 age range in which the divorce rate has doubled in the past 25 years. Re-marriage rates are on the decline. Moreover, separation rates for older women also show increases. (Wylie and Quam, 1978) In 1975, over 7 million families--or 13 percent of all American families--were headed by women, and this percentage continues to grow. (U.S. Department of Commerce, Bureau of Census, A Statistical Portrait of Women in the U.W., 1976) In addition, there are some indications that an increasing proportion of women, though small, are choosing not to marry at all. These data support the notion that upcoming cohorts of aging women will include more women who are not married.

Education and the Status of Older Women

There is a great deal in the literature that indicates that low educational achievement is associated with poverty, poor health care, poor physical and mental health, and other negative characteristics. But no one has drawn the connections as directly as Zena Blau and her associates in a study of 1,674 females and 998 males, aged 55 and older, in Texas in 1977. Their findings "provide strong and consistent evidence of the critical importance of education for women's economic security and well-being in middle and later life." "Without exception," they state, "the best-educated women are least at risk of economic, mental, and physical health problems, while the least educated are most at risk in middle and later life." (Blau et al., 1978)

Why is education for women so important? Remember the words so many girls of the past must have heard? "You're a girl. You don't need a college education. You'll just get married and have a family." Why was the old family principle of educating only sons when resources were scare a disservice to women? The answer is obvious. That principle was based on the expectation that all women would marry, would stay married, would stay home and raise a family and would be taken care of all their lives. Such a world no longer exists; in fact, it probably never did exist. As we have seen, most women will spend at least some of their later life "on their own."

Increasingly writers point to the importance of education as a resource, not only for getting a good job but also for negotiating the broader social arena. The main thesis of Helena Lopata's book, Women as Widows (1979), is that "family background in urban living, generally leading to better formal schooling, is the necessary precondition to voluntaristic engagement in a modern urbanized society." She concludes that "there are definite and positive associations between the number of years of a woman's schooling and her social integration in widowhood, as measured by membership in voluntary associations, participation

in social activities and the number and involvement of friends in the support systems." Blau and her associates whose work was cited earler have pointed out the extremely low educational level of female heads of families who are 45 years of age or older. Over half of white female heads and three-quarters of black female heads of families have not finished high school. Educational attainment is a major determinant of labor force participation of these women, Blau maintains. The fewer years of school completed, the lower the labor force participation rate. In 1977, only 28 percent of women family heads with 8 years of schooling or less were in the labor force, compared with 77 percent of those with 16 years or more of schooling. And of course lack of labor force participation is closely related to poverty. (Blau et al., 1978)

The Texas study (Blau et al., 1978) "also provides evidence that higher educational attainment and employment better prepare women in nonmaterial ways for living as single persons...Well-educated women with extended work experience are more in touch with the mainstream culture. They have a greater array of interests and avocations. They look ahead and plan more for the future and have better control over their lives. They participate more in the community and are more physically and socially active in later life. All the aforementioned social characteristics promote and sustain physical and mental health. Zestful engagement in living", their analysis shows, "reduces the risk of depression and alienation as women age."

Data from the Aging Women Project at the University of Wisconsin-Madison tend to support these conclusions. These 480 women, aged 50 and older, living in Madison, Wisconsin--recognized as a good place to live--have a better education than the national average. While 114 did not have a high-school education, over three-quarters did; around 40 percent have some education beyond high school, including 63 with B.A. or B.S. degrees, and 34 with graduate degrees, including five women with Ph.D.s. These women have higher incomes, more are employed,

have better health, and are more physically active than women of their age nationally.

Jessie Bernard (in Astin, 1976) has written:

> If women's continuing education were only a degree-granting or a professional or a vocational training program, the discouraging prospects for the job market might well produce a sharp decline in both offerings and students. But women's continuing education has other bows in its quiver, including not only the manifest function of education in and of itself but also the latent function of maintaining mental health.
>
> To those in the monastic tradition of higher education, any non-cognitive, nonintellectual function is anathema, secondary, or incidental at best, and preferably ignored. Still, in any over-all assessment of continuing education, the mental health aspect, even if it is viewed as serendipitous, cannot be discounted or negatively judged. For, on the basis of the data gathered by the present project as well as elsewhere, continuing education programs seem to have saluatary effects on the mental health of participants.
>
> ...Women's continuing education programs provide not only counseling, intellectual stimulation, support in the companionship of like-minded fellow students, and improved self-concepts, but also escape from the deteriorating effects of isolation (Astin, 1976: 117, 118)

Kline (1973: 175) made this point succinctly: "No woman who has enjoyed the fruits of recurrent education can complain of being empty, frustrated, and alone."

Women's Educational Attainment

Considering the importance of education for women, it might be well to examine the educational achievement of older women today and try to see what the trends are.

If we look at the average educational attainment of the present population aged 65 and over we find that the average years of schooling of older men and women are not much different--9.4 years for males and 9.9 years for females. Thirty-six percent of the older males and 39 percent of older women are high school graduates. (Atchley, 1977) Older men, however, are more likely to have completed college. Among the population 65 and older today, only slightly

more than 6 percent of older women completed college; for older men it was close to 9 1/2 percent. Projections for the year 2000 for the 65+ population is less than 8 percent for women and 13 percent for men. The longer-term trends indicate that women are making strides toward achieving educational parity with men. E.G., among persons 25-29 in 1950, there were only 66 women who had completed at least 4 years of college for every 100 comparable males. The corresponding ratio in 1975 was 77 female college graduates for every 100 males. (U.S. Bureau of Census, 1976) Enrollment at the University of Wisconsin, predominately male throughout its history, is rapidly becoming more sex equalized. Nationally it is predicted that if present trends continue, by the end of the 1980's a higher proportion of women than men in the age group 30 to 44 will be college graduates. (Neugarten and Brown-Rezanka, 1978) This of course is coming at a time when some experts say we have an oversupply of college graduates on the labor market.

At the graduate level many more men than women get advanced degrees. For every 100 men who got a Master's degree in 1971-72, only 68 women received this degree. At the doctoral degree level, the difference is even more striking; only 19 doctorates for women for every 100 for men. While the proportion of women getting doctoral degrees is increasing, the proportion is still smaller than it was early in this century.

Women have been moving into traditional "male" majors in increasing numbers. However, women still constitute a very small proportion of students enrolled in some of the very traditional "male" majors--the ones where the higher-paying jobs are. (U.S. Bureau of Census, 1976) As more women enter these fields and succeed, they will become role models and encourage other women to enter these fields. The effect on the status of older women, however, is a long way down the pike, as our society has long steered women away from these fields.

Women who wish to have children have two major alternatives with regard to how they mix education, work and having a family. One--which has been most used--is to have their families before they complete their education and then to return to school and careers after their families are raised. I hasten to add that this pattern in the past was not usually due to conscious planning. Women followed the cultural imperative of having a family and when this task was completed discovered they had a good deal of time left. An increasing number of these women are going into the job market, preceded by further education in some cases. A second route--which is increasingly being used--is to delay having a family until their educations are finished and careers launched. We hear these days about women who are "up against the clock" with regard to getting education completed and the career started before it is too late to have children. There are of course women who are trying to combine having a family and going to school or working at the same time.

Even in the 1960's, women were beginning to return to academia in greater numbers than in previous decades. Young women were welcome, but their older sisters--sometimes their mothers!--who had arrived at what was called the "empty nest"--often found barriers that suggested they were not exactly welcome. The development of programs of continuing education for women (Astin, 1976) by a few concerned women educators opened the doors for a growing number of women. As university administrators began to realize that there would be declining enrollments after the baby boom generation graduated, continuing education for all adults became much more popular. There appears to be an increasing interest in recruiting non-traditional women students to campuses, but the support services necessary to make this feasible for many older women are not yet forthcoming on most campuses.

Despite the only lukewarm welcome, there has been a rapid increase of adults in continuing education in the past decade. The number of women has

increased faster than that of men, but adult educators say that there are disturbing signs that continuing education is not reaching the segment of our population that can benefit most. The lower income and the lower the educational level, the lower the participation rate in continuing education. The barriers to continuing education for low-income, poorly educated and disadvantaged women who face heavy family, financial and emotional responsibilities are high. Educational institutions have not done much to adapt to their needs, and society has not provided the necessary financial and social supports (Entine, Women in Midlife, 1978)

Barriers to Higher Education for Older Women

If, as Jessie Bernard (in Astin, 1976:111) has pointed out, the trend toward continuing their education immediately after the bachelor's degree continues, it might mean fewer women would need the kind of continuing education programs designed for women who have dropped out. If, however, these young women are merely delaying the time when they drop out to have children, the demand will merely be postponed for them, and they will be slightly older when they return. If they start their families and try to continue their educations part-time, they will find that colleges and universities are slow to accommodate to their needs. They find it difficult to meet residency requirements; scholarships and financial aids are often not available to part-time students. In addition, the need to juggle child care, family meal schedules and other activities and time for study sometimes becomes psychologically overwhelming. The factor that tips the scale one way or the other is often the amount of support the woman receives from her spouse and children.

The Women who return to school after dropping out to have a family may be uncertain about her goals, about what course of study she would follow and whether she can really succeed. Early continuing education programs for women emphasized counseling programs to help women reestablish their sense of direction

and purpose and to evaluate objectively their interests and abilities. There is increasing emphasis in continuing education programs for women today on developing marketable skills. This development probably does not signify the end of psychological barriers such as lack of confidence. Rather, there is growing recognition that developing skills gives women confidence.

Two major barriers to continuing education for most women are (a) financial and (b) lack of support services. The cost of education for adults is generally expected to be borne by the adult student herself. With soaring educational costs, the proportion of women who can afford higher education dwindles. The cost is particularly prohibitive for the woman head of a family who must not only pay the educational expenses but also continue to maintain a home for her children. Even the women who can manage the cost is often frustrated by the lack of child care and other support services. Universities accommodated to returning GIs after World War II by providing subsidized housing for veterans and their families, but they have been reluctant to provide child care for women students.

The problems of women returning to college are minor, of course, in comparison to those of women who dropped out before finishing high school or even earlier. Many of these women are heads of families; some are poor and demoralized, overwhelmed by their problems. Most in need of continuing education, they are least likely to get it. These educationally-bypassed women, as they are sometimes called, often lack confidence in their own abilities and lack knowledge of appropriate continuing education facilites.

Programs to Deal with Barriers

Proposals for dealing with financial barriers to women continuing their educations range from educational tax deductions or tax credits to educational entitlements or a kind of GI Bill for returning women students. Educational expenses to upgrade one's skills on his or her present job are tax deductible

but educational expenses to prepare oneself to make a career shift are not. A reasonable proposal is to make the latter tax deductible also. A more substantial change would be to allow tax credits against the income tax actually paid to the Federal government. This has been considered for families sending their children to college. The proposal is to make such benefits available for midlife education. Another proposal that has been suggested is a national educational entitlement program that would provide all citizens a full year of academic, vocational or professional education to be used, say, between the ages of 40 and 50. The GI Bill for women students would be similar but perhaps limited to women after a period of raising a family. More modest proposals are for low-cost loans for women to pursue educational goals and revision of such programs as Aid for Dependent Children (AFDC) and Work Incentive (WIN) Programs to cover all educational expenses as well as costs of transportation and child care for low-income women. In addition, a suggestion for minority women and others who have had little education to date is to establish community-based educational and career counseling services. Their focus would be specifically on reaching the educationally-bypassed mature female population.(Entine, 1978: 154) Incentives to businesses and unions to provide training opportunities have also been suggested. Women have long been on record as needing broadened and increased day care options.

While all these programs would improve the educational picture for mature women, there are few indications of a rush to implement them. To give some sense of urgency to legislators and policy makers, we need to show more clearly and graphically the public cost, not only of losing the talents of so many older women but also of allowing them to age into dependency.

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